

## Notification of Rights for Texas Consumers

The Texas Business and Commerce Code ("TCRA") requires consumer reporting agencies provide Texas consumers notice of their rights with written disclosure.

You have the right to obtain a copy of your personal credit report from MicroBilt by completing a form available online at [www.MicroBilt.com](http://www.MicroBilt.com), by calling us toll-free at 888-222-7621, or by writing to us at MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160.

If you write to us, always include your full name including middle initial (and generation such as JR, SR, II, III); full current mailing address; date of birth (month/date/year); previous addresses for the past two years, Social Security Number; and a phone number where you can be contacted. Please be sure to include one copy of a government issued identification card, such as a driver's license, state ID card, military ID card, etc.; and one copy of a recent utility bill, bank or insurance statement, etc. Please make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions, or postal service forwarding orders as proof of your address and identity. To protect your personal information, we do not return correspondence sent to us. Therefore, please send copies of any documents you wish to provide to us and always retain your original documents. We may request additional documentation to verify your identity if anything is illegible or questionable. There is no fee from MicroBilt for your report.

You have the right to dispute information in your credit report that you do not recognize or believe is inaccurate. You may submit a dispute by completing a form available online at [www.MicroBilt.com](http://www.MicroBilt.com), by calling us toll-free at 888-222-7621, or by writing to us at MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160. Please specify what information you believe to be inaccurate and the reason why you believe the information may be inaccurate. MicroBilt will conduct a thorough investigation with the source within 30 days and then notify you of the results of the investigation. If additional information is received from the you that is relevant to the investigation during the 30 day timeframe, an additional 15 days may be taken by MicroBilt for the investigation. Only inaccurate information may be removed from your file. There is no fee from MicroBilt for this process.

You have a right to place a fraud security alert statement on your credit report that alerts anyone who reviews your credit information that your identity may have been used without your consent and requests that the reviewer verifies your identity before issuing credit. If a fraud security alert is added, approvals of credit, rental housing, insurance, employment, etc. requested by you may be delayed or rejected. You may contact MicroBilt to request a security alert online at [www.MicroBilt.com](http://www.MicroBilt.com), by calling us toll-free at 888-222-7621, or by writing to us at MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160. There is no fee from MicroBilt for this process. Consumers who add a 90-day fraud security alert may request a complimentary copy of their report by contacting MicroBilt online at [www.MicroBilt.com](http://www.MicroBilt.com), by calling us toll-free at 888-222-7621, or by writing to us at MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160. To remove a security alert, the consumer must submit the request to us in writing. There is no fee from MicroBilt for this process.

Please note that any fraud security alert statement that you request will apply to only those applicable reports that are created and maintained by MicroBilt; we do not have the ability to add a fraud security alert statement to the file of any other agency. To add a fraud security alert statement to your credit file with other agencies, you must contact the individual relevant credit reporting agency, for which a fee may apply. The three national credit reporting agencies are:

### **Equifax**

P.O. Box 740241  
Atlanta, GA 30374

### **Experian**

P.O. Box 9532  
Allen, TX 75013

### **TransUnion**

TransUnion Consumer Relations  
2 Baldwin Place  
P.O. Box 1000

800-525-6285  
[www.equifax.com](http://www.equifax.com)

888-397-3742  
[www.experian.com](http://www.experian.com)

Chester, PA 19022-1000  
Order Credit Report: 800-888-4213  
Report Fraud: 800-680-7289  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)

You also have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. Your information may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.

Requests for a security freeze should be submitted via certified mail to MicroBilt / PRBC, Attn: Consumer Affairs Department, P.O. Box 440693, Kennesaw, GA 30160, and must include all of the following: a copy of a valid police or investigative report or complaint made under Section 32.51, Penal Code; your full name including middle initial (and generation such as JR, SR, II, III); full current mailing address; date of birth (month/date/year); previous addresses for the past two years, Social Security Number; and a phone number where you can be contacted. Please be sure to include one copy of a government issued identification card, such as a driver's license, state ID card, military ID card, etc.; and one copy of a recent utility bill, bank or insurance statement, etc. Please make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions, or postal service forwarding orders as proof of your address and identity. To protect your personal information, we do not return correspondence sent to us. Therefore, please send copies of any documents you wish to provide to us and always retain your original documents. We may request additional documentation to verify your identity if anything is illegible or questionable. There is no fee from MicroBilt for this process.

Within five business days of receiving the request, MicroBilt will add the security freeze, and within ten business days, we will mail you a confirmation letter with a personal identification number (PIN) that will be required to temporarily lift or to remove the freeze. You may request in writing a replacement PIN by submitting via certified mail all of the information required for the initial security freeze. There is no fee from MicroBilt for this process.

To temporarily remove a security freeze to apply for credit or for any transaction that requires that another party access the consumer's credit report, contact MicroBilt online at [www.MicroBilt.com](http://www.MicroBilt.com), or call us toll-free at 888-222-7621, and provide your identification information and PIN. To temporarily remove a security freeze for a specific party, provide your PIN to the party you wish to grant access to your report. There is no fee from MicroBilt for this process.

To permanently remove a security freeze, contact MicroBilt online at [www.MicroBilt.com](http://www.MicroBilt.com), or call us toll-free at 888-222-762. You also may write to us and provide all your identification information and PIN. If you write to us, always include a copy of your personal identification information and proof of your address as specified in this letter. There is no fee from MicroBilt for permanently removing a security freeze. There is no fee for victims of identity theft who provide a valid copy of an identity theft report filed with a law enforcement agency. Please mail the requested information to the address above.

Please note that any security freeze that you request will apply to only those applicable reports that are created and maintained by MicroBilt; we do not have the ability to add a security freeze to the file of any

other agency. To add a security freeze to your credit file at other agencies, you must contact the individual relevant credit reporting agency, for which a fee may apply. The three national credit reporting agencies are:

**Equifax**

P.O. Box 740241  
Atlanta, GA 30374  
800-525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**

P.O. Box 9532  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)

**TransUnion**

TransUnion Consumer Relations  
2 Baldwin Place  
P.O. Box 1000  
Chester, PA 19022-1000  
Order Credit Report: 800-888-4213  
Report Fraud: 800-680-7289  
[www.transunion.com/myoptions](http://www.transunion.com/myoptions)

Texas consumers have a right to file action in court to enforce an obligation of a consumer reporting agency. Or, if agreed to by both parties, after the consumer has followed the normal dispute procedures and received their notice of the results of the investigation, the matter may be submitted to binding arbitration in the manner provided by the rules of the American Arbitration Association.